



Order Filed on July 25, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
MidFirst Bank

In Re:  
Rhonda Sawyer-Merricks  
  
Debtor.

Case No.: 14-18296-RG

Adv. No.:

Hearing 7/20/2016 @ 10:30 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: July 25, 2016**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Rhonda Sawyer-Merricks

Case No: 14-18296-RG

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1648 Columbus Road, Rahway, NJ 07065, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Harvey Marcus, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 30, 2016, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2016 through June 2016 for a total post-petition default of \$4,826.68 (4 @ \$1,050.38, late charges 12 @ 33.84, 6 @ \$42.01, less suspense of \$32.98); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,826.68 shall be paid directly to Secured Creditor no later than September 15, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2016, directly to Secured Creditor, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.